

**Status**

[1] Claims 1, 3-9, 11, 15-17, 19-34, 37, 39-46, 53-62, 64-69, 72, 74-77, 79-81, 83-86, 88, 90-91, 93-98, 100-106, 108, 112-114, 116-122, 124-131, 134, 136-137, 140, 142-144, 146 and 148 are currently pending in this application.

[2] Independent claims 91 and 148 have been amended herein to add the following element: calculating the incentive award according to the formula specified in claim 1. Claims 91 and 148 had already been amended in the previous response to add the element of choosing as the incentive award an investment vehicle that is equity in the incentive award program.

**Examiner's Amendment**

[3] On 14 September 2006, the Examiner suggested by telephone to Applicant's representative that claims 91 and 148 would be allowable if the element of calculating the incentive award according to the specified formula in claim 1 were added. Applicant agreed to the Examiner's amendments and submitted the revised claim listing herewith.

[4] The Examiner also advised that the remaining pending claims were in condition for allowance.

[5] Applicant thanks the Examiner for his advice and, in view of the foregoing amendment, respectfully seeks a prompt Notice of Allowance.

Respectfully submitted,

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